



Residential Certificate Premium Rates
 (Effective for transactions closing after January 1, 2006)

Coverage Amount	Cost
Basic rate for coverage for mortgages up to and including \$500,000	\$110.00
Basic rate for coverage over \$500,000 up to and including \$1,000,000 (Note: Coverage over \$500,000 requires a Commitment pre-approved by Title Guaranty)	\$110 plus \$1 per \$1,000 over \$500,000 (round all amounts UP to the nearest \$1,000)
Additional certificate(s) purchased concurrently (Note: When any coverage amount exceeds \$500,000 the premium is calculated on larger amount)	\$25 each
Non-Purchase (Refinance or Junior Mortgage) (Not available for mortgages over \$500,000)	\$90.00
Basic rate for coverage amounts greater than \$1,000,000	Call Title Guaranty for quote (800) 843-0201
Duplicate Certificates	\$15.00 each
Commitments	No Charge

Often Used Lender Endorsements

Title	Cost
Comprehensive	No Charge
Environmental Protection Lien	No Charge
Location	No Charge
Loss Mortgage Liens	No Charge
Variable Rate Mortgage	No Charge

Note: Call Title Guaranty for other residential endorsements available for \$15.00 each. For a purchase transaction, buyers may request an Owner Certificate based on the value of the property.

For additional information or to ask specific questions, please contact:

**Title Guaranty Division of
 Iowa Finance Authority
 200 E. Grand Ave., Suite 350
 Des Moines, IA 50309**

Phone: (515) 242-4989 Toll Free: (800) 843-0201 FAX: (515) 242-4994
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